

**MEDICAL INSURANCE CASES FROM EMPLOYERS OF
FOREIGN DOMESTIC WORKERS**

(The employers featured here are not named because they have requested anonymity.)

CASE 1

Ms. X is one employer whose foreign domestic worker (FDW) met with an unfortunate accident, causing her to fork out at least \$25,000 for the medical bills.

On 18 July 2009, her FDW stood on a stool and tried to use a mop stick to retrieve a rag that fell onto the window ledge. While doing so, she felt giddy, slipped and fell out of the window. No one was at home except for the two children under her care. Thankfully, a passer-by notified the police and she was sent to the hospital for treatment immediately. The FDW suffered from spinal injuries and a broken leg.

To date, the medical bill stands at \$30,000. Although Ms. X had purchased medical insurance for her, it only covered \$5,000.

When her FDW was discharged from hospital, she had to undergo another surgery to repair her ankles. To save costs, Ms. X decided to send her FDW back to Indonesia for the surgery and arranged for a medical team to convey her to a hospital.

Nevertheless, Ms. X had to pay \$25,000 for the medical bills incurred in Singapore. She was advised to work out an installment plan with the hospital.

CASE 2

Ms F employed an FDW in end-March 2009. Barely two months into her job, the employer found the FDW looking very ill, and admitted her into National University Hospital (NUH), where she underwent several tests and was placed under observation.

Ms F's FDW was found to be suffering from a blood platelets disorder. To her dismay, the FDW's medical bill which included tests, drugs and hospitalisation, came up to more than \$50,000. Unfortunately, the employer-financed medical insurance only covered up to \$5,000 for in-patient care and surgery. Ms F had to pay for the remaining \$45,000. She approached NUH for help, and eventually worked out a special payment arrangement.